



150 N. Riverside Plaza, Suite 3000, Chicago, IL 60606 • (312) 819-1900

May 24, 2018

Michael J. Waters
(312) 463-6212
mwaters@polsinelli.com

Via Email (IDTHEFT@OAG.STATE.MD.US) and
Federal Express

Office of the Attorney General
Attn: Security Breach Notification/Jeff
Karberg
200 St. Paul Place
Baltimore, MD 21202

**Re: Notification of a Potential Breach of Security Involving Computerized
Data Containing Personal Information Pursuant to Md. Code Ann.,
Comm. Law § 14-3501**

Dear Mr. Karberg:

We represent Jarrett & Luitjens, PLC (“J&L”) in connection with an incident that involved the personal information of seven (7) Maryland residents, and provide this notice on behalf of J&L pursuant to Md. Code Ann., Com. Law § 14-3501. This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to its submission. While J&L is notifying you of this incident, J&L does not waive any rights or defenses relating to the incident or this notice, or the applicability of Maryland law on personal jurisdiction.

Nature of the Security Incident or Unauthorized Access

J&L is a law firm, located in South Burlington, Vermont, that specializes in estate and elder law. It primarily serves clients in Vermont. On April 19, 2018, a duplicate backup drive that contained firm files was dropped in the office parking lot during a routine drive exchange and is presumed stolen by a passerby who was seen retrieving the drive. A report was filed with local law enforcement, but it currently appears unlikely that the drive will be returned.

At this point, J&L is not aware of any fraud or identity theft to any individual as a result of this incident, and does not know if any information was actually viewed or obtained by an unauthorized party. It is also possible that the drive is unreadable because of damage from its fall or its particular storage format, which is not easily accessed. Nevertheless, because the backup drive cannot be located, J&L is sending notice to all past and current clients, regardless

polsinelli.com

Atlanta Boston Chicago Dallas Denver Houston Kansas City Los Angeles Nashville New York Phoenix
St. Louis San Francisco Washington, D.C. Wilmington
Polsinelli PC, Polsinelli LLP in California



Office of the Attorney General
Attn: Security Breach Notification/Jeff Karberg
May 24, 2018
Page 2

of whether the drive contains their sensitive information, as well as to any other individuals who may have provided J&L with personally identifiable information, such as a name, address, date of birth and Social Security number.

Number of Maryland Residents Affected

It was determined that seven Maryland residents may have been impacted by this incident. J&L will be notifying impacted individuals of the situation by letter later today, May 24, 2018. Enclosed is a copy of the notice that is being sent to the impacted individuals.

Steps Taken Relating to the Incident

Upon learning of the incident, J&L took efforts to retrieve the drive, including speaking with occupants of nearby office buildings to see if anyone turned in the drive and filing a report with local law enforcement. J&L is also providing free identity theft protection services to the potentially impacted individuals through Experian.

Contact Information

Please contact me if you have any questions or if I can provide you with any further information concerning this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael J. Waters".

Michael J. Waters

Enclosure

**Jarrett &
Luitjens**

ESTATE & ELDER LAW

Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

*Glenn A. Jarrett, Esq., CELA**
*Jennifer R. Luitjens, Esq., CELA**
Launa L. Slater, Esq.

<<Mail ID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

Dear <<Name 1>>:

We value and respect the privacy of your information, which is why we are writing to advise you of a recent incident that may have involved certain aspects of your personal information. On April 19, 2018, a duplicate backup drive that contained firm files was dropped in our office parking lot during our routine drive exchange and is presumed stolen by a passerby who was seen retrieving the drive. A report was filed with local law enforcement, but it currently appears unlikely that the drive will be returned.

At this point, we are not aware of any fraud or identity theft to any individual as a result of this incident, and do not know if any information was actually viewed or obtained by an unauthorized party. It is also possible that the drive is unreadable because of damage from its fall or its particular storage format, which is not easily accessed. Nevertheless, because the backup drive cannot be located, we are exercising precautionary measures for your protection. Out of an abundance of caution, we are sending this notice to all past and current clients, regardless of whether the drive contains their sensitive information, as well as to any other individuals who may have provided us with personally identifiable information, such as a name, address, date of birth and Social Security number.

If we prepared a deed for you, kindly forward this notice to any other party involved, as we may not have their contact information, and have them contact us if they would like complimentary credit monitoring.

Although we are not aware of any instances of fraud or identity theft, we are offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

We value the trust you place in us to protect the privacy and security of your information, and we sincerely apologize for any inconvenience or concern that this incident may cause you. For further information and assistance, please call the **dedicated response line 855-206-9864** between 9:00 a.m. and 9:00 p.m., Eastern Time, Monday through Friday.

Sincerely,



Glenn A. Jarrett, Esq., CELA



Jennifer R. Luitjens, Esq., CELA

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. **ENROLL** by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. **VISIT** the **Experian IdentityWorks** website to enroll: <https://www.experianidworks.com/3bcredit>
3. **PROVIDE** the **Activation Code**: <<Enrollment Code>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit> or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps to you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Helpful information about these topics is also available on the Vermont Attorney General's website at www.ago.vermont.gov.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting <http://www.annualcreditreport.com>, by calling toll free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

Equifax
1-800-685-1111
www.equifax.com
P.O. Box 740241
Atlanta, GA 30348

Experian
1-888-397-3742
www.experian.com
P.O. Box 2104
Allen, TX 75013

TransUnion
1-800-916-8800
www.transunion.com
P.O. Box 2000
Chester, PA 19022

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at <http://www.annualcreditreport.com>.

Credit and Security Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The consumer reporting agency may charge a fee of up to \$5.00 to place, lift and/or remove a credit freeze, unless you are the victim of identity theft or the spouse of the victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax: https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian: http://www.experian.com/consumer/security_freeze.html

TransUnion: <http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page>

If you do not have Internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft at:
Office of the Attorney General
220 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
www.oag.state.md.us

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at:
North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
www.ncdoj.com

Rhode Island Residents: We believe that these incidents affected two Rhode Island residents. You can contact the Rhode Island Attorney General at:
Office of the Attorney General
150 South Main Street
Providence, Rhode Island 02903
(401) 274-4400